

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
JOHNSTOWN DIVISION**

In re:

MARK T KRESAK
JENNIFER L KRESAK
Debtor(s)

Case No. 19-70739JAD

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/06/2019.
- 2) The plan was confirmed on 02/26/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 07/24/2020.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 01/06/2025.
- 6) Number of months from filing or conversion to last payment: 61.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$32,326.00.
- 10) Amount of unsecured claims discharged without full payment: \$78,556.89.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$147,877.50
Less amount refunded to debtor \$1,105.19

NET RECEIPTS: \$146,772.31

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$4,936.00
Court Costs \$0.00
Trustee Expenses & Compensation \$7,575.96
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$12,511.96

Attorney fees paid and disclosed by debtor: \$64.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN HONDA FINANCE CORP*	Priority	27,402.42	27,402.42	0.00	0.00	0.00
CAPITAL ONE BANK (USA) NA BY AN	Unsecured	2,442.00	2,480.47	2,480.47	64.00	0.00
CAPITAL ONE BANK (USA) NA BY AN	Unsecured	1,555.00	1,564.25	1,564.25	40.36	0.00
CBW SCHOOLS FCU	Unsecured	2,816.00	3,027.36	3,027.36	78.11	0.00
CITIBANK NA**	Unsecured	1,703.00	1,861.55	1,861.55	48.03	0.00
CREDIT FIRST NA*	Unsecured	283.00	NA	NA	0.00	0.00
CREDIT FIRST NA*	Unsecured	283.31	1,360.01	1,360.01	35.09	0.00
DEPARTMENT STORES NATIONAL B/	Unsecured	265.00	265.76	265.76	6.86	0.00
DISCOVER BANK(*)	Unsecured	5,144.00	5,144.76	5,144.76	132.73	0.00
DISCOVER BANK(*)	Unsecured	3,756.00	3,872.52	3,872.52	99.91	0.00
FIRST BANKCARD CENTER	Unsecured	1,849.18	NA	NA	0.00	0.00
FIRST NATIONAL BANK OF OMAHA(*)	Unsecured	1,910.00	1,910.57	1,910.57	49.29	0.00
GEMB++	Unsecured	2,877.26	NA	NA	0.00	0.00
GEMB++	Unsecured	0.00	NA	NA	0.00	0.00
HOME DEPOT CREDIT SERVICES	Unsecured	1,703.30	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	4,757.00	4,888.49	4,888.49	126.12	0.00
JPMORGAN CHASE BANK NA S/B/M/	Unsecured	3,100.00	3,100.20	3,100.20	79.99	0.00
LVNV FUNDING LLC	Unsecured	6,710.00	6,710.99	6,710.99	173.14	0.00
LVNV FUNDING LLC	Unsecured	4,458.00	4,458.47	4,458.47	115.03	0.00
MOHELA	Unsecured	15,140.00	NA	NA	0.00	0.00
PA STATE EMPLOYEES CU/PSECU	Secured	25,407.59	25,407.59	25,245.57	25,245.57	2,378.22
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,007.00	1,945.21	1,945.21	50.19	0.00
PRA RECEIVABLES MANAGEMENT L	Unsecured	3,562.92	3,562.92	3,562.92	91.92	0.00
PRIME INCORPORATED	Unsecured	2,891.38	NA	NA	0.00	0.00
QUANTUM3 GROUP LLC - AGENT CC	Unsecured	183.00	260.35	260.35	6.72	0.00
QUANTUM3 GROUP LLC - AGENT CC	Unsecured	43.00	121.08	121.08	3.12	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	334.00	582.28	582.28	15.02	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	787.00	847.16	847.16	21.86	0.00
SALLIE MAE BANK	Unsecured	4,526.00	4,470.93	4,470.93	115.35	0.00
SALLIE MAE BANK	Unsecured	2,930.00	2,880.59	2,880.59	74.32	0.00
SALLIE MAE BANK	Unsecured	2,216.00	2,250.43	2,250.43	58.06	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SYNCHRONY BANK BY AIS INFOSOU	Unsecured	179.00	179.33	179.33	4.63	0.00
SYNCHRONY BANK**	Unsecured	3,562.00	NA	NA	0.00	0.00
US BANK NA - INDENTURE TRUSTEE	Unsecured	0.00	0.00	0.00	0.00	0.00
US BANK NA - INDENTURE TRUSTEE	Unsecured	18,712.69	18,978.81	18,978.81	489.65	0.00
US BANK NA - INDENTURE TRUSTEE	Secured	102,073.36	103,485.32	0.00	70,770.53	0.00
US BANK NA - INDENTURE TRUSTEE	Secured	0.00	12,405.80	12,405.80	12,405.80	0.00
WELLS FARGO BANK NA D/B/A WELI	Secured	18,683.30	18,683.30	18,683.30	18,683.30	2,797.43

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$70,770.53	\$0.00
Mortgage Arrearage	\$12,405.80	\$12,405.80	\$0.00
Debt Secured by Vehicle	\$43,928.87	\$43,928.87	\$5,175.65
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$56,334.67	\$127,105.20	\$5,175.65
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$76,724.49	\$1,979.50	\$0.00

Disbursements:

Expenses of Administration	<u>\$12,511.96</u>
Disbursements to Creditors	<u>\$134,260.35</u>
TOTAL DISBURSEMENTS :	<u>\$146,772.31</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/24/2025

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.